



NFL PLAYER BENEFITS

DISABILITY PLAN

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NFL Player Disability & Neurocognitive Benefit Plan Summary of Material Modifications

This notice summarizes recent changes to the NFL Player Disability & Neurocognitive Benefit Plan ("Disability Plan"). These changes apply to current and future applications for disability benefits under the Disability Plan.

1. A new eligibility requirement is that at least one physician selected by the Disability Plan ("neutral physician") must find that you meet the medical standards for the disability benefit for which you apply. The only exception is for total and permanent disability benefits based on a Social Security Administration award of disability benefits. All other eligibility requirements continue to apply.
2. To reduce administrative burdens caused by repeated rescheduling of exams, a new rule prohibits you from rescheduling an exam with a neutral physician if you have already rescheduled that exam. You must attend a rescheduled exam. If you do not, your application for disability benefits will be denied. This rule may be waived if the Disability Initial Claims Committee ("Committee") or the Disability Board concludes that the failure to attend was caused by reasons beyond your control. (To reschedule an exam you must still provide notice at least two business days in advance.)
3. A new option is available if your application for line-of-duty or neurocognitive disability benefits is denied for administrative reasons by the Committee, you appeal, and the Disability Board overrules the Committee as to the administrative reason. As before, you can continue your appeal with the Disability Board, typically by seeing a neutral physician. You now have an additional option to withdraw your application and reapply, so that you get a decision from the Committee based on your physical condition and maintain the right to appeal to the Disability Board. In other words, the second option gives you two chances to be approved instead of one. If you choose this new option and are ultimately approved for disability benefits, the effective date of those benefits will be calculated as if your original application had been approved.
4. You must identify all impairments that you wish to be considered on your application for disability benefits. Additional impairments that you identify later will not be considered. The only exception is where a neutral physician recommends that additional impairments be considered, and the Committee or Disability Board concludes, in its discretion, that they should be considered.

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5. Determinations by the Social Security Administration as to the timing and causation of total and permanent disability will be given less weight than contemporaneous medical evidence.
6. The standard for reclassifying your total and permanent disability benefits has been restated for greater clarity. You may be reclassified if you show by clear and convincing evidence that you qualify for another category due to (a) a new impairment that did not exist during your original application, or (b) an impairment that did exist but has become totally and permanently disabling following the decision on your original award.
7. You will not be reclassified from Inactive B to Inactive A total and permanent disability benefits if the Disability Board receives your reclassification request more than 18 years and six months after your last Credited Season. You will not be reclassified to Active Football or Active Nonfootball total and permanent disability benefits if your “shortly after” period (within the meaning of Disability Plan Section 3.4(e)) ended more than forty-two months before the date the Disability Board received your reclassification request.
8. If you request reclassification to a higher-paying category of total and permanent disability benefits, and that request is granted, your reclassified benefits will be increased retroactive to the first day of the month that is two months prior to the date your reclassification request was received. If the Disability Board finds that your reclassification request was delayed because of your mental incapacity, you may qualify for a retroactive increase for up to 36 months.
9. If you receive a final determination from the Bert Bell/Pete Rozelle NFL Player Retirement Plan (“Pension Plan”) or Disability Plan that you are not totally and permanently disabled, and you later submit another application for such benefits that is ultimately approved, you will not be totally and permanently disabled for all months leading up to the prior, final determination. A final determination means a final decision of the Disability Board or the Retirement Board of the Pension Plan. A decision of the Disability Initial Claims Committee of the Disability Plan or the Pension Plan that is not timely appealed will also be a final determination.

This summary is not a substitute for the official Disability Plan document, which provides all the details, rules, and exceptions. In the event of a conflict between this summary and the Disability Plan document, the Disability Plan document will be followed. To obtain a copy of the Disability Plan document, Summary Plan Description, or an application for benefits, go to nflplayerbenefits.com or call the NFL Player Benefits Office at 800.638.3186.